

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael T Dougherty
Cynthia A Dougherty
Debtors

Case No. 22-02058-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 09, 2025

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T Dougherty, Cynthia A Dougherty, 105 Cardinal Dr., Palmerton, PA 18071-5535
5502736	+ Roger and Kathy Smith, 105 Cardinal Dr, Palmerton, PA 18071-5535

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 09 2025 22:47:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Apr 09 2025 22:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5503260	+ EDI: AISACG.COM	Apr 09 2025 22:47:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5506089	+ EDI: AISACG.COM	Apr 09 2025 22:47:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5502726	EDI: GMACFS.COM	Apr 09 2025 22:47:00	Ally Financial, PO BOX 38092, Bloomington, MN 55438-0902
5502727	+ EDI: CITICORP	Apr 09 2025 22:47:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5502728	+ EDI: CAPITALONE.COM	Apr 09 2025 22:47:00	Cap1/WMT, PO Box 31293, Salt Lake City, UT 84131-0293
5502729	+ EDI: CAPITALONE.COM	Apr 09 2025 22:47:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5502730	+ EDI: CAPONEAUTO.COM	Apr 09 2025 22:47:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
5503634	+ EDI: AISACG.COM	Apr 09 2025 22:47:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5509573	+ EDI: AISACG.COM	Apr 09 2025 22:47:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5510330	EDI: CAPITALONE.COM	Apr 09 2025 22:47:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5512910	EDI: CITICORP	Apr 09 2025 22:47:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5502732	EDI: DISCOVER	Apr 09 2025 22:47:00	Discover Bank, c/o DB Servicing, 6500 New Albany Rd., New Albany, OH 43054

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5502731	+ EDI: DISCOVER	Apr 09 2025 22:47:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5504358	EDI: DISCOVER	Apr 09 2025 22:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5502733	+ Email/Text: EBN@edfinancial.com	Apr 09 2025 18:46:00	EdFinancial Services LLC, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5504531	+ Email/Text: EBN@edfinancial.com	Apr 09 2025 18:46:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5502734	+ EDI: CITICORP	Apr 09 2025 22:47:00	Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5513704	EDI: JEFFERSONCAP.COM	Apr 09 2025 22:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5508946	Email/PDF: resurgentbknofications@resurgent.com	Apr 09 2025 18:46:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5513875	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 09 2025 18:47:00	Legacy Mortgage Asset Trust 2021-GS3, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5502735	+ Email/Text: PHILAW@weltman.com	Apr 09 2025 18:46:00	Michael Dougherty, 170 S Independence Mall W, Philadelphia, PA 19106-3323
5508892	Email/PDF: resurgentbknofications@resurgent.com	Apr 09 2025 18:46:28	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5502737	+ EDI: SYNC	Apr 09 2025 22:47:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
5502738	+ EDI: SYNC	Apr 09 2025 22:47:00	SYNCB/Car Care, PO Box 965036, Orlando, FL 32896-5036
5502739	+ EDI: SYNC	Apr 09 2025 22:47:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
5502740	+ EDI: SYNC	Apr 09 2025 22:47:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
5502741	+ EDI: SYNC	Apr 09 2025 22:47:00	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
5502742	EDI: SYNC	Apr 09 2025 22:47:00	SYNCB/Scorerewards, Po Box 965005, Orlando, FL 32896-5005
5502837	+ EDI: AISACG.COM	Apr 09 2025 22:47:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5513483	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jason M Rapa	on behalf of Debtor 2 Cynthia A Dougherty jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Jason M Rapa	on behalf of Debtor 1 Michael T Dougherty jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfbis.com
Michelle McGowan	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 mimcgowan@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Michael T Dougherty

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1623

EIN --

Debtor 2

Cynthia A Dougherty

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9558

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-02058-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael T Dougherty
aka Michael Thomas Dougherty, aka Michael
Dougherty

Cynthia A Dougherty
aka Cindy A Smith, aka Cindy A Dougherty, aka
Cynthia A Smith, aka Cynthia A Quinn, aka Cindy
A Quinn

**By the
court:**4/9/25

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.